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UNITED STATES PATENT AND TRADEMARK OFFICE

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WASHINGTON, D. C. 20231
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APPLICATION NUMBER	FILING RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
10/024,990	3/19/2001	Antonius Budianto	5306.P074

CONFIRMATION NO. 3673

FORMALITIES LETTER



OC000000007356472

Lance A. Termes
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12400 Wilshire Boulevard
Los Angeles, CA 90025-1026

Date Mailed: 01/24/2002

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is missing.
A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(l) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- **The balance due by applicant is \$ 130.**

The application is informal since it does not comply with the regulations for the reason(s) indicated below.

The required item(s) identified below must be timely submitted to avoid abandonment:

- Substitute drawings in compliance with 37 CFR 1.84 because:
 - drawing sheets do not have the appropriate margin(s) (see 37 CFR 1.84(g)). Each sheet must include a top margin of at least 2.5 cm. (1 inch), a left side margin of at least 2.5 cm. (1 inch), a right side margin of at least 1.5 cm. (5/8 inch), and a bottom margin of at least 1.0 cm. (3/8 inch);

*A copy of this notice **MUST** be returned with the reply.*

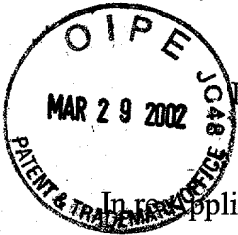
04/01/2002 CCHAU1 00000002 10024990

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130.00 DP

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In response to application of:

Antonius A. Wiryawan et al.

Application No.: 10/024,990

Filed: December 19, 2001

For: METHOD AND APPARATUS FOR CAPTURING
COMMERCIAL LOAN APPLICATION DATA AND
ASSIGNING A COMMERCIAL LOAN REQUEST

Assistant Commissioner for Patents
Box Missing Parts
Washington, D.C. 20231

RESPONSE TO NOTICE TO FILE MISSING PARTS OF APPLICATION
(FILING DATE GRANTED)

In response to the Notice to file Missing parts of Application (Filing Date Granted)
mailed January 24, 2002, please find enclosed:

- (1) a duly executed Declaration and Power of Attorney with respect to the
above-referenced patent application;
- (2) a check in the amount of \$130.00 in payment of the surcharge of 37 C.F.R.
§ 1.16(e);
- (3) substitute drawings in accordance with 37 C.F.R. § 1.84; and
- (4) a copy of the Notice to File Missing Parts of Application.

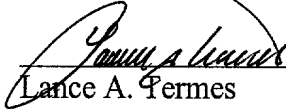
Please note that pursuant to 37 C.F.R. § 1.48(f), the executed Declaration enclosed
herewith is intended to correct any earlier identification of inventorship.

If any additional fee is required, please charge Deposit Account No. 02-2666. A duplicate of this Response is enclosed for deposit account charging purposes.

Respectfully submitted,

BLAKELY, SOKOLOFF, TAYLOR & ZAFMAN LLP

Dated: MAR. 22, 2002


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I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail with sufficient postage in an envelope addressed to the Assistant Commissioner for Patents, Washington, D. C. 20231 on March 22, 2002.

(Date of Deposit)

Sharon E. Farnus

(Typed or printed name of person mailing correspondence)



(Signature of person mailing correspondence)